

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

In re:  
Louis Butler  
Artie Mae Butler

*Debtors*

Case No: 14-33660

Chapter 13

Judge Humphrey

**MOTION FOR MODIFICATION OF PLAN**

If you, or your attorney, do not take these steps, the Court may decide that you do not oppose the relief sought in the Motion and may enter an Order granting that relief without further hearing or notice.

The debtors move to modify the plan. A plan has been confirmed.

Date petition filed: 10/14/2014 Date of last modification: n/a

Date plan confirmed: 01/02/2015 Date last modification confirmed: n/a

Monthly Plan Payments: Current: \$847.00 Proposed: \$755.00

If the plan changes the monthly payments, amended Schedules I and J are attached.

Percent to Unsecured Creditors: Current: 1% Proposed: 0%

Length of Plan (months): Current: 60 Proposed: 60

Proposed Effective Date: when approved

Reason for the modification, including any changes in circumstances since last plan:

Debtors' budget is strained and Debtors are facing a potential loss of income in the near future. Wage earner is 70 and continued employment at the current level is not possible.

Counsel may make separate application for additional attorney fees as provided by LBR 2016-1.

Respectfully Submitted,

/s/ Richard E. West, Esq.  
Richard E. West, Esq.  
Attorney for Debtor  
Ohio Bar No. 0033319  
[rew@debtfreeohio.com](mailto:rew@debtfreeohio.com)  
195 East Central Avenue  
Springboro, Ohio 45066  
Phone: 937-748-1749  
Fax: 937-748-9552

#### NOTICE

The above-captioned Debtor has filed papers with the Court to modify the plan.

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to grant the relief sought in the Motion, then on or before **twenty-one (21) days from the date set forth in the CERTIFICATE OF SERVICE for the Motion**, you must file with the Court a Response explaining your position by mailing your Response by regular U.S. Mail to: **U.S. Bankruptcy Court, 120 West Third Street, Suite 100, Dayton, Ohio 45402**. Alternatively, your attorney must file a response using the court's ECF System.

The court must **receive** your Response on or before the above deadline.

You must also send a copy of your response either by 1) the court's ECF System or by 2) regular U.S. Mail to:

U.S. Trustee, 170 North High Street, Suite 200, Columbus, Ohio 45202  
Jeffrey Kellner, Chapter 13 Trustee, 131 North Ludlow Street, Suite 900, Dayton, Ohio 45402  
Richard E. West, 195 East Central Avenue, Springboro, Ohio 45066  
Louis Darnel and Artie Mae Butler, Post Office Box 3624, Dayton OH 45401

If you, or your attorney, do not take these steps, the Court may decide that you do not oppose the relief sought in the Motion and may enter an Order granting that relief without further hearing or notice.

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on **December 14, 2015** a copy of the forgoing **MOTION FOR MODIFICATION OF PLAN** was served upon the following registered ECF participants, **electronically** through the Court's ECF System at the email address registered with the Court:

- Asst US Trustee (Day) USTPRegion09.CB.ECF@usdoj.gov
- Adam Bradley Hall amps@manleydeas.com
- Jeffrey M Kellner ecfclerk@dayton13.com, onelook@dayton13.com
- Raymond J Pikna rjpikna@woodlamping.com, jlhamilton@woodlamping.com

and on the following by **ordinary U.S. Mail** addressed to:

Louis Darnel and Artie Mae  
Post Office Box 3624  
Dayton OH 45401

All Creditors on the attached Creditor Matrix.

/s/ Richard E. West, Esq.  
Richard E. West, Esq.

Label Matrix for local noticing

0648-3

Case 3:14-bk-33660

Southern District of Ohio

Dayton

Thu Dec 10 09:14:36 EST 2015

Ohio Department of Taxation

150 East Gay Street, 21st Floor

Columbus, OH 43215-3191

Capital One Auto Finance

c/o Ascension Capital Group

PO Box 201347

Arlington, TX 76006-1347

AT & T U Verse

PO Box 6414

Carol Stream, IL 60197-6414

Emergency Professional Services, Inc

PO Box 1109

Minneapolis, MN 55440-1109

Acs/dept Of Ed

C/o Acs

Utica, NY 13501

Alliance One

Attn: Bankruptcy

Po Box 2449

Gig Harbor, WA 98335-4449

American General Financial/Springleaf Fi

Springleaf Financial/Attn: Bankruptcy De

Po Box 3252

Evansville, IN 47731-3252

American InfoSource LP as agent for

DIRECTV LLC

PO Box 51178

Los Angeles CA 900515478

American InfoSource LP as agent for

T MobileTMobile USA Inc

PO Box 248848

Oklahoma City OK 731248848

Asst US Trustee (Day)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

Cap One

Po Box 30253

Salt Lake City, UT 84130-0253

Capital 1 Bank

Attn: General Correspondence

Po Box 30285

Salt Lake City, UT 84130-0285

Capital One Auto Finance

3905 N Dallas Pkwy

Plano, TX 75093-7892

Capital One Auto Finance, c/o Ascension Capi

P.O. Box 201347

Arlington, TX 76006-1347

Ccrservices

P O Box 32299

Columbus, OH 43232-0299

Ccs/first Savings Bank

500 East 60th St N

Sioux Falls, SD 57104-0478

Chase

Po Box 24696

Columbus, OH 43224-0696

Check Into Cash

3283 West Siebenthalec Ave

Dayton, OH 45406-1825

Check n Go

4141 N Main St

Dayton, OH 45405-1622

Checksmart

5521 Salem Ave.

Dayton, OH 45426-1451

Comenity Bank/OneStopPlus.com

Attention: Bankruptcy

Po Box 182686

Columbus, OH 43218-2686

Comenity Bank/Roamans

Attn: Bankruptcy

P.O. Box 182686

Columbus, OH 43218-2686

Comenity Bank/Woman Within

Attention: Bankruptcy

Po Box 182686

Columbus, OH 43218-2686

Comenity Bank/jsscldn

Po Box 182789

Columbus, OH 43218-2789

Consumer Portfolio Svc

Attn:Bankruptcy

19500 Jamboree Rd

Irvine, CA 92612-2401

Credit One Bank

Po Box 98873

Las Vegas, NV 89193-8873

(p)INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

(p)DIRECTV LLC

ATTN BANKRUPTCIES

PO BOX 6550

GREENWOOD VILLAGE CO 80155-6550

EMERGENCY PROF SVCS, INC.

PO Box 1109

Minneapolis MN 55440-1109

Emergency Prof Services, Inc.  
Billing Center  
PO Box 740021  
Cincinnati, OH 45274-0021

Equifax  
Dispute Resolution Dept  
PO Box 740241  
Atlanta, GA 30374-0241

Experian  
Legal Department Supervisor  
PO Box 2002  
Allen, TX 75013-2002

FNCC/Legacy Visa  
Attn: Bankruptcy  
Po Box 5097  
Sioux Falls, SD 57117-5097

Fed Loan Serv  
Po Box 60610  
Harrisburg, PA 17106-0610

Fed Loan Serv  
Po Box 69184  
Harrisburg, PA 17106-9184

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107-0145

Fsb Blaze  
500 E. 60th Street  
Sioux Falls, SD 57104-0478

GLOBAL PAYMENTS INC  
PO BOX 661158  
CHICAGO IL 60666-1158

GRANITE STATE MANAGEMENT & RESOURCES  
THE DEPARTMENT OF EDUCATION  
PO BOX 3420  
CONCORD NH 03302-3420

Global Payment Check  
PO Box 661158  
Chicago, IL 60666-1158

Gm Financial  
Po Box 181145  
Arlington, TX 76096-1145

Greater Cincinnati Credit Union  
2721 Central Pkwy  
Cincinnati, OH 45225-2350

JP Morgan Chase Bank  
Attn: Bankruptcy  
Po Box 15298  
Wilmington, DE 19850-5298

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

LVNV Funding, LLC its successors and assigns  
assignee of FNB, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Locate Services LLC  
PO Box 307167  
Gahanna, OH 43230-7167

NCP Finance Ohio LLC  
205 Sugar Camp Circle  
Dept CNG  
Dayton, OH 45409-1970

National Auto Finance  
200 Renaissance Ctr  
Detroit, MI 48243-1300

Ndc Ck Svc  
Po Box 661158  
Chicago, IL 60666-1158

Nhhe/c/gsm&r  
Po Box 3420  
Concord, NH 03302-3420

Ohio Department of Taxation  
Bankruptcy Division  
P.O. Box 530  
Columbus, OH 43216-0530

Ohio Income Tax  
PO Box 182131  
Columbus, OH 43218-2131

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Bankcard/Charter  
P.O. Box 2208  
Vacaville, CA 95696-8208

Premier Health  
Good Samaritan Hospital  
PO Bo 183132  
Columbus, OH 43218-3132

Premier Health  
Miami Valley Hospital  
PO Box 932715  
Cleveland, OH 44193-0015

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Receivables Performanc  
20816 44th Ave Wes  
Lynnwood, WA 98036-7744

Security Nat Auto Acce  
6951 Cintas Blvd  
Mason, OH 45040-8923

Social Security Administration  
Great Lakes Program Service Center  
600 West Madison  
Chicago, IL 60661-2406

(p) SPRINGLEAF FINANCIAL SERVICES  
P O BOX 3251  
EVANSVILLE IN 47731-3251

TD BANK USA, N.A.  
C O WEINSTEIN AND RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Td Bank Usa/targetcred  
3701 Wayzata Blvd  
Minneapolis, MN 55416-3401

The Ohio Bell Telephone Company  
% AT&T Services, Inc  
Karen Cavagnaro, Paralegal  
One AT&T Way, Room 3A104  
Bedminster, NJ 07921-2693

TransUnion  
Dispute Resolution Center  
PO Box 2000  
Chester, PA 19016-2000

U.S. Department of Education  
C/O FedLoan Servicing  
P.O. Box 69184  
Harrisburg PA 17106-9184

US ATTORNEY OFFICE  
200 W SECOND ST #602  
DAYTON OH 45402-1480

Us Dept Of Education  
Attn: Bankruptcy  
Po Box 16448  
Saint Paul, MN 55116-0448

Wells Fargo Bank, N.A.  
One Home Campus  
Attention: Payment Processing MAC #  
Des Moines IA 50328-0001

(p)WELLS FARGO BANK NA  
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING  
ATTN BANKRUPTCY DEPT MAC X7801-014  
3476 STATEVIEW BLVD  
FORT MILL SC 29715-7203

World Financial Network National Bank  
Wfnnb  
Po Box 182686  
Columbus, OH 43218-2686

(p)WRIGHT PATT CREDIT UNION  
3560 PENTAGON BLVD  
BEAVERCREEK OH 45431-1706

Artie Mae Butler  
2374 Rustic Road  
Dayton, OH 45406-2136

Jeffrey M Kellner  
131 N Ludlow St  
Suite 900  
Dayton, OH 45402-1161

Louis Darnel Butler  
2374 Rustic Road  
Dayton, OH 45406-2136

Richard E West  
195 E Central Avenue  
PO Box 938  
Springboro, OH 45066-0938

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Department of Treasury  
Internal Revenue Services  
PO Box 802501  
Cincinnati, OH 45280

Direct TV  
PO Box 6414  
Carol Stream, IL 60197-6414

Jefferson Capital Systems  
16 Mcleland Rd  
Saint Cloud, MN 56303

(d)Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

Springleaf Financial  
Po Box 3251  
Evansville, IN 47731

(d)Springleaf Financial Services  
P.O. Box 3251  
Evansville, IN 47731-3251

Wells Fargo Hm Mortgag  
8480 Stagecoach Cir  
Frederick, MD 21701

(d)Wells Fargo Home Mortgage  
8480 Stagecoach Cir  
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Wells Fargo Bank, N.A.

End of Label Matrix	
Mailable recipients	76
Bypassed recipients	1
Total	77

Fill in this information to identify your case:

Debtor 1 Louis Darnel Butler

Debtor 2 Artie Mae Butler  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 3:14-bk-33660  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
- ☒ Not employed

Retired

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Client Advocate

St Vincent DePaul Gateway Shelters

1133 Edwin C Moses Blvd  
Ste 300  
Dayton, OH 45402

4 yr 6 mo

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>1,936.13</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>1,936.13</u>



Debtor 1 **Louis Darnel Butler**  
Debtor 2 **Artie Mae Butler**

Case number (if known) **3:14-bk-33660**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>0.00</b>	\$ <b>1,936.13</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>219.35</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>329.59</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <u>life insurance</u>	5h.+ \$ <b>0.00</b>	\$ <b>50.70</b>
<u>dental insurance</u>	\$ <b>0.00</b>	\$ <b>49.92</b>
<u>HSA</u>	\$ <b>0.00</b>	\$ <b>43.33</b>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>692.89</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>1,243.24</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>410.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>SS income for son</u>	8f. \$ <b>211.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>1,356.19</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	\$ <b>0.00</b>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>1,977.19</b>	\$ <b>0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>1,977.19</b>	\$ <b>1,243.24</b>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <b>0.00</b>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <b>3,220.43</b>	
<b>Combined monthly income</b>		
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <u>Debtors anticipate no changes in income over next 12 months.</u>		

Fill in this information to identify your case:

Debtor 1 Louis Darnel Butler

Debtor 2 Artie Mae Butler  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 3:14-bk-33660  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

16

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 800.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Louis Darnel Butler**  
Debtor 2 **Artie Mae Butler**

Case number (if known) **3:14-bk-33660**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>50.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>143.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>450.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>75.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>40.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>72.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>200.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>300.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>135.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>2,465.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>2,465.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>3,220.43</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>2,465.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>755.43</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: **Debtors anticipate a monthly rental expense due to surrendering real estate. This estimated amount is listed on line 4 of this schedule.**